



The Influence of Perceived Ease of Use, E-Service Quality, and Security on the Interest in Reusing the Wondr By BNI Application among Students at the Sumbawa University of Technology

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Abstract: The rapid growth of digital banking applications like Wondr by BNI has transformed financial services for digital-native students at Sumbawa University of Technology, yet factors driving sustained usage remain underexplored. This study aims to analyze the influence of Perceived Ease of Use, E-Service Quality, and Security on Reuse Intention. A quantitative survey method was employed targeting an unknown population of UTS students, using purposive sampling to select 100 active Wondr by BNI users. Data were collected via structured Likert-scale questionnaires and analyzed using classical assumption tests, multiple linear regression, t-tests, F-test, and Adjusted R^2 through SPSS version 26. Results indicate Perceived Ease of Use significantly affects Reuse Intention ($p=0.001$), while E-Service Quality ($p=0.075$) and Security ($p=0.911$) show insignificant partial effects. Simultaneously, all variables jointly influence Reuse Intention ($F=5.415$, $p=0.002$), explaining 11.8% variance. In conclusion, ease of use emerges as the dominant factor, with others providing supplementary support for sustained adoption.

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Introduction

The rapid development of digital technology today significantly impacts various aspects of life, including the financial services and banking sector. To meet demands for efficiency and customer convenience, many banks are implementing technology-based innovations to ensure fast and easy service access. This effort is manifested through digital

banking, which enables customers to conduct various financial transactions independently without physically visiting bank branches. In line with these developments, the Financial Services Authority (OJK), through OJK Regulation Number 12/POJK.03/2018, emphasizes the importance of providing fast, secure, and customer-oriented mobile banking services. This regulation encourages banks to continuously develop service innovations to deliver practical, independent transaction experiences while ensuring customer security (Financial Services Authority, 2018).

Wondr by BNI is a new-generation digital banking application launched in July 2024 as Bank Negara Indonesia's innovation in developing technology-based financial services. This application serves as a super app replacing BNI Mobile Banking, with broader feature integration covering financial transactions, budget management, financial activity monitoring, and investment services in one platform. The development of Wondr by BNI is based on the needs of the younger generation who desire modern, fast, intuitive banking services supported by a more user-friendly interface design. Its launch successfully attracted public attention, achieving millions of downloads and increased transaction activity in a short time. Features such as a personal financial dashboard, smart budgeting, multi-layered security system, and simple navigation are designed to provide an efficient, convenient, and secure digital banking experience. The application's existence is relevant to this research because students, as digital natives, represent a potential group whose usage is influenced by perceptions of ease of use, E-Service Quality, and security offered by Wondr by BNI.

Research by Yansyah et al. (2025) defines perceived ease of use as the user's belief that an application is easy to understand and operate without excessive effort. Meanwhile, E-Service Quality encompasses response speed, system stability, data security, and reliable support when issues arise. Service quality not only fosters a sense of security but also enhances user satisfaction and loyalty. Another aspect influencing interest in using digital banking applications is E-Service Quality, which includes system reliability, service speed, transaction security, and the application's ability to meet user needs. Zeithaml et al. (2002) explains that technology-based service quality plays a central role in determining customer satisfaction and trust. These findings are supported by modern research stating that e-service quality significantly contributes to satisfaction and intention to reuse digital services (Ighomereho et al., 2022).

Security is an integral part of using digital banking services. This security encompasses personal data protection, transaction assurance, and prevention of unauthorized access that could pose risks to users (Tursinah & Fasa, 2024). The results of that study indicate that the security aspect has a positive and significant effect on the intention to reuse mobile banking services. This means that even if an application offers ease of use and good e-service quality, the lack of security guarantees can make users reluctant to use it continuously. Thus, the security aspect is an important element to be studied more deeply in the context of the Wondr by BNI application to determine its influence on the intention of students at Sumbawa University of Technology to use the application.

The local context of Sumbawa is a key reason why this research is highly relevant. Sumbawa University of Technology (UTS) has a strong partnership with Bank Negara Indonesia (BNI), both as the campus's official financial institution and provider of various banking services for the academic community. Every new UTS student is required to open a



BNI account as part of the administrative process. Funding disbursements, such as the Indonesia Smart Card (KIP) for College, and the issuance of Student ID cards are also handled through BNI accounts. This collaboration forms a supportive ecosystem and generates a large user base among UTS students. UTS students are part of the digital native generation, who have been familiar with digital technology since childhood and are accustomed to utilizing the internet, gadgets, and online applications in their daily activities (Rahmawati et al., 2025).

Reuse intention (or continuance intention) describes a user's tendency to continue using an application after gaining previous usage experience. Shukla et al. (2023) explains that this interest arises through a post-use evaluation process, especially when the application performance experienced by users matches or even exceeds their initial expectations. Users who feel satisfied, perceive ongoing benefits, and have positive experiences tend to show a stronger commitment to maintaining the use of digital services. In the context of digital banking services, such as the Wondr by BNI application, reuse intention is an important indicator in sustainable technology adoption because it reflects the user's choice to continue using the application over time. Reuse intention indicates the extent to which users feel the application is useful, easy to use, and able to provide a safe and satisfying service experience. Therefore, this study positions reuse intention as the dependent variable influenced by perceptions of ease of use, E-Service Quality, and security, with research subjects being students at Sumbawa University of Technology.

Previous research by Yansyah et al. (2025) examined the influence of perceived ease of use, e-service quality, and security on behavioral intention to use the BRImo application at Hazairin University, Bengkulu. That study found that perceived ease of use, e-service quality, and security significantly influenced the intention to use the BRImo application, with e-service quality as the most dominant factor. In contrast to that research, this study focuses on the Wondr by BNI application using a sample of students from Sumbawa University of Technology. With respondents as digital natives, this study aims to add concrete evidence regarding aspects that influence the adoption and continuity of use of digital banking services by the younger generation.

Based on the background explained, the problem formulation in this study is as follows: (1) Does the perception of ease of use have a significant effect on the interest in reusing the Wondr by BNI application among UTS students? (2) Does e-service quality have a significant effect on the interest in reusing the Wondr by BNI application among UTS students? (3) Does security have a significant effect on the interest in reusing the Wondr by BNI application among UTS students? (4) Do the perception of ease of use, e-service quality, and security simultaneously have a significant effect on the interest in reusing the Wondr by BNI application among UTS students?

Although research by Yansyah et al. (2025) found that perceived ease of use, e-service quality, and security significantly influenced the intention to use BRImo with e-service quality as the dominant factor, these findings cannot yet be generalized to the context of the Wondr by BNI application and the population of Sumbawa University of Technology students, who have distinct digital native characteristics. Previous research also focused more



on behavioral intention to use (initial adoption), whereas this study investigates continuance intention (reuse intention), which requires post-use evaluation and expectation confirmation according to Technology Continuance Theory. Additionally, the unique partnership between UTS and BNI, which creates a mandatory usage ecosystem, has not been previously studied, necessitating specific analysis to understand the dynamics of sustainable adoption in this particular local institutional context.

Research Methods

This study employs a quantitative research method with a survey approach, selected to appropriately test the causal relationships between variables based on the formulated hypotheses concerning the influence of perceived ease of use, E-Service Quality, and security on the reuse intention of the Wondr by BNI application. Quantitative methods emphasize hypothesis testing, statistical analysis, and generalizability from sample to population, aligning with the study's objective to measure perceptual factors' effects through numerical data [Sugiyono, 2019][Sudaryono, 2021][Creswell & Creswell, 2018]. The survey design facilitates primary data collection from a targeted group to capture attitudes and intentions reliably [Emzir, 2012].

The population comprises active students at Sumbawa University of Technology (UTS), classified as an unknown population since not all of the 3,911 students in the 2024/2025 academic year actively use Wondr by BNI, with no official usage data available from the university or BNI. A non-probability purposive sampling technique was applied, selecting 100 respondents who met criteria as active Wondr by BNI users, determined via the Lemeshow formula for finite populations [Sugiyono, 2019][Sudaryono, 2021]. This approach ensures respondents possess relevant experience, enhancing data relevance [Creswell & Creswell, 2018].

The primary instrument is a structured questionnaire with closed-ended items measured on a Likert scale, adapted from prior studies like Yansyah et al. (2025) for perceived ease of use, Zeithaml et al. (2002) for E-Service Quality, and Tursinah & Fasa (2024) for security, alongside validated scales for reuse intention from Shukla et al. (2023). Validity and reliability were pre-tested to confirm construct alignment [Emzir, 2012][Sugiyono, 2019].

Data analysis techniques include classical assumption tests (normality via Kolmogorov-Smirnov, heteroscedasticity via Glejser, multicollinearity via VIF and tolerance), multiple linear regression, t-tests for partial effects, F-test for simultaneous effects, and coefficient of determination (Adjusted R^2), all processed using SPSS software version 26 [Sudaryono, 2021]. Data collection proceeded offline through distributed printed questionnaires to purposively selected UTS students during January-February 2026, ensuring ethical consent and response completeness prior to analysis [Creswell & Creswell, 2018][Sugiyono, 2019].

Results and Discussion

Classical Assumption Test

1. Normality Test

Table1. Normality Test Results



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
Most Extreme Differences	Standard Deviation	3.32693334
	Absolute	,060
	Positive	,056
	Negative	-,060
Test Statistics		,060
Asymp. Sig. (2-tailed) ^c		,200d
Monte Carlo Sig. (2-tailed) ^e	Sig.	,498
	99% Confidence Interval	
	Lower Bound	,485
	Upper Bound	,511

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test on the unstandardized residual value, the test statistic value was 0.060 with a sample size of 100 respondents. The asymptotic significance value (Asymp. Sig. 2-tailed) showed a figure of 0.200, and the significance value based on the Monte Carlo method was 0.498, which is above the 0.05 significance level. This indicates that the residual data is normally distributed. Thus, it can be concluded that the research data has met the assumption of normality, so it is suitable for use in further statistical analysis.

2. Heteroscedasticity Test Results

Table 2. Heteroscedasticity Test Results

Variables	Sig.	Conclusion
Convenience	0.513	There is no heteroscedasticity
E-ServQual	0.555	There is no heteroscedasticity
Security	0.335	There is no heteroscedasticity

Based on the Glejser test results, the variables Perceived Ease of Use, E-Service Quality, and Security showed significance values above 0.05. Thus, it can be concluded that the regression model does not contain heteroscedasticity and meets the requirements of classical assumptions.

3. Multicollinearity Test Results

Table 3. Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Convenience	0.997	1,003	There is no multicollinearity
E-Service Quality	0.985	1,015	There is no multicollinearity
Security	0.988	1,012	There is no multicollinearity

Based on the results of the multicollinearity test, the Perceived Ease of Use variable has a tolerance value of 0.997 with a VIF of 1.003, the E-Service Quality variable shows a tolerance value of 0.985 and a VIF of 1.015, while the Security variable obtains a tolerance value of 0.988 and a VIF of 1.012. The independent variables have a tolerance value above 0.10 and a VIF below 10, which indicates that the regression model does not experience



multicollinearity problems. Thus, each independent variable can explain the dependent variable separately without a strong linear relationship between the independent variables.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14,637	5,541		2,642	,010
Convenienc e	,340	,097	,330	3,487	,001
EserQual	,168	,093	,171	1,801	,075
Security	,011	,101	,011	,112	,911

Based on the Unstandardized Coefficients (B) value, the regression equation is obtained:

$$\text{Minat} = 14,637 + 0,340(\text{Kemudahan}) + 0,168(\text{ESerQual}) + 0,011(\text{Keamanan})$$

Interpretation:

- Constant (14.637)

This means that if Convenience, E-Service Quality, and Security have a value of 0, then the Interest value is 14.637.

- Ease (B = 0.340)

Each 1 unit increase in Ease will increase Interest by 0.340 units, assuming other variables are constant.

- E-ServQual (B = 0.168)

Each 1 unit increase in E-ServQual will increase Interest by 0.168 units, assuming other variables are constant.

- Security (B = 0.011)

Each 1 unit increase in Security will increase Interest by 0.011 units, assuming other variables are constant.

Based on the results of multiple linear regression analysis, the Perceived Ease of Use variable shows a positive and significant influence on Reuse Intention, with a significance value of 0.001 ($p < 0.05$). On the other hand, the E-Service Quality and Security variables also have positive regression coefficients, but their influence on Reuse Intention is not significant, with significance values of 0.075 and 0.911, respectively ($p > 0.05$). Thus, only the Perceived Ease of Use variable is statistically proven to have a significant influence on students' interest in reusing the Wondr by BNI application.

Hypothesis Testing

1. t-Test Results (Partial)

Table 5. t-Test Results

Variables	t	Sig.	Conclusion
Convenience	3,487	0.001	Significant
E-ServQual	1,801	0.075	Not significant



Security	0.112	0.911	Not significant
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Based on the partial t-test results, it can be concluded that of the three independent variables tested, only the Perceived Ease of Use variable is proven to have a significant effect on Interest. This is indicated by the calculated t-value which is greater than the t-table and the significance level is below 0.05. In contrast, the E-Service Quality and Security variables do not show a partial significant effect on Interest, because the calculated t-value is smaller than the t-table and the significance level is greater than 0.05. Thus, Perceived Ease of Use is the main factor influencing students' Interest in reusing the Wondr by BNI application, while E-Service Quality and Security do not have a significant effect in the context of this study.

2. F Test Results (Simultaneous)

Table 6. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	165,219	3	55,073	5,415	,002b
	Residual	976,421	9	10,171		
			6			
	Total	1141,640	9			
			9			

Based on the results of the ANOVA test, an F value of 5.415 was obtained with a significance level of 0.002, which is smaller than 0.05. This indicates that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted, which means that the variables Perceived Ease of Use, E-Service Quality, and Security simultaneously have a significant influence on student interest. Thus, the regression model used in this study is feasible and can be used to explain the influence of independent variables on the dependent variable.

Results of the Coefficient of Determination (R²) Test

Table 7. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.380	0.145	0.118	3,18921

The Adjusted R Square value of 0.118 indicates that the variables of Convenience, E-Service Quality, and Security are able to explain 11.8% of the variation in Interest, while the remainder is influenced by other factors outside the research model. This value is still acceptable considering that interest is a behavioral variable influenced by many factors, and support for these results is demonstrated through the F test, which proves that the regression model is significant when tested simultaneously.

Discussion

The discussion of the hypothesis aims to interpret the test results obtained and relate them to theories and previous research findings. This discussion is conducted to assess the suitability between the empirical findings and the theoretical framework used, namely the



Technology Continuance Theory (Expectation Confirmation Model/ECM), in explaining the influence of perceived ease of use, E-Service Quality, and security on the Reuse Intention of students at the University of Technology Sumbawa.

Influence of perceived convenience (X1) on Intention to Reuse (Y)

The results of the hypothesis testing indicate that perceived ease of use has a positive and significant partial influence on the Reuse Intention of students at the Sumbawa University of Technology. The coefficient of determination test was conducted to see the magnitude of the role of the independent variable in explaining the variation that occurs in the dependent variable. The Technology Continuance Theory (ECM) framework theory, perceived ease of use plays an important role in shaping a positive user experience. When users feel the system is easy to understand and operate, their initial expectations will be met (confirmation), which in turn increases satisfaction and encourages Reuse Intention. Thus, perceived ease of use is a major factor supporting the continued use of a system or service.

These findings indicate that perceived ease of use of the service is an important factor in shaping the intention to reuse students at the University of Technology Sumbawa. The perceived ease of access, understanding, and operation of the system makes the process of using the service more efficient and does not cause significant obstacles. This condition provides a more comfortable and practical user experience, so that users do not need additional effort to adapt to the system. This ease also allows users to utilize the service optimally without feeling burdened by technical complexity, which ultimately means that perceived ease of use plays a role in motivating students to continue using the service in the future. The results of this study are consistent with previous studies (Yansyah et al., 2025) showed that perceived ease of use positively impacted intention to reuse a service. This occurs because ease of use can foster user trust while reducing perceived risk when using technology. Thus, perceived ease of use is a crucial factor in encouraging the continued use of technology-based services.

The Influence of E-Service Quality (X2) on Reuse Intention (Y)

Hypothesis testing showed that the e-service quality variable did not have a significant partial effect on the intention of Sumbawa University of Technology students to reuse services. Thus, perceived e-service quality does not play a dominant role in shaping students' decisions to reuse services.

This condition may be caused by the characteristics of respondents who are accustomed to using technology-based services, so that aspects of service quality such as system speed, interface display, and service reliability are considered basic standards that are naturally present. As a result, variations in perceptions of e-service quality are not strong enough to significantly influence Reuse Intention. In the context of Technology Continuance Theory (Expectation Confirmation Model), this indicates that even though the service has met user expectations, this confirmation has not fully impacted satisfaction that drives Reuse Intention, because users consider other factors more in continuing use. The findings of this study are in line with several previous studies.(Andini et al., 2026)which states that e-service quality does not always have a significant effect on Reuse Intention, especially for users who already have experience and a good level of digital literacy. Thus, e-service quality in this study is not yet a primary determinant in shaping students' Reuse Intention, although it still



plays a supporting role in creating an adequate service usage experience.

The Influence of Security (X3) on Reuse Intention (Y)

The results of the hypothesis test indicate that the Security variable does not have a significant partial effect on the intention to reuse the service at Sumbawa University of Technology students. Therefore, the hypothesis stating that Security influences Intention to Reuse is rejected. This finding indicates that user perceptions regarding security aspects are not yet a primary factor driving their intention to continue using the service.

This condition can be explained by the relatively established level of user trust in the service system used. Students, as users accustomed to digital technology, tend to consider security aspects, such as personal data protection and transaction security, as basic needs that should be provided. Therefore, as long as there are no disruptions or real security risks, security factors do not have a strong enough influence on reuse decisions. Within the framework of Technology Continuance Theory (Expectation Confirmation Model), these findings indicate that even though user expectations regarding security have been met, this confirmation does not directly increase satisfaction that drives Reuse Intention. The results of this study are also in line with several previous studies. (Nissa et al., 2024) which found that security variables did not always have a significant effect on Reuse Intention, especially among user groups with good digital literacy levels. Thus, security in this study plays a role as a preventive supporting factor, but is not yet a primary determinant in shaping Reuse Intention of students at the University of Technology Sumbawa.

The Influence of Perceived Ease (X1), E-Service Quality (X2), and Security (X3) on Intention to Reuse (Y)

The results of the hypothesis test indicate that the variables of Perceived Ease of Use, E-Service Quality, and Security simultaneously have a positive and significant influence on the Reuse Intention of students at the Sumbawa University of Technology. This finding indicates that the three variables together are able to influence students' interest in continuing to use digital banking services. Thus, the hypothesis stating that Perceived Ease of Use, E-Service Quality, and Security simultaneously influence Reuse Intention can be accepted. These results indicate that Reuse Intention is not formed by a single factor, but rather is the result of the overall user experience. Perceived ease of use plays a role in facilitating user interaction with the application, while e-service quality and security function as supporting factors that maintain comfort and a sense of security during use of the service. The combination of ease, e-service quality, and security creates a positive user experience that encourages students to continue using the service.

Technology Continuance Theory (Expectation Confirmation Model) findings suggest that confirming user expectations regarding various aspects of a service can increase overall satisfaction, ultimately driving reuse intentions. Several studies have shown that perceived ease of use, e-service quality, and security are linked to continued service usage intentions.(Atmaji & Tjhin, 2022)as well as(Novita & Parhusip, 2024)found that although the partial effects of the variables differed, all three simultaneously played a role in shaping reuse intention. This finding aligns with research findings showing that the combination of these three variables influences students' interest in reusing the Wondr by BNI application.



Conclusion and Recommendation

This study reveals that perceived ease of use exerts a positive and significant partial influence on students' reuse intention for the Wondr by BNI application at Sumbawa University of Technology, while E-Service Quality and security show positive but insignificant partial effects. Simultaneously, all three variables jointly demonstrate a significant impact, collectively explaining 11.8% of the variance in reuse intention, with ease of use emerging as the primary driver supported by the others in an integrated user experience. These findings affirm the Technology Continuance Theory by highlighting how confirmed expectations of simplicity foster satisfaction and sustained adoption among digital-native students, though the modest R^2 value underscores the influence of unexamined factors like satisfaction or habit. Despite rigorous analysis, limitations include the cross-sectional design limiting causality insights, reliance on self-reported data prone to bias, a purposive sample of 100 UTS students restricting generalizability beyond this context, and omission of mediators such as trust. Future research should incorporate longitudinal designs, larger diverse samples, mediating variables like satisfaction or user experience, and alternative digital services for broader applicability. Practically, Wondr by BNI developers should prioritize interface simplification, intuitive navigation, and efficient features to amplify perceived ease, while upholding baseline E-Service Quality and security to nurture trust, thereby boosting retention among young users in partnered institutions like UTS.

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